

WHAT IS CLAIMED IS:

1. A method for carrying out personal transactions comprising:

providing a system for performing said personal transactions;

registering a user of said system;

said registering step comprising said user accessing said system and providing said system with personal information about said user;

said registering step further comprising selecting an identification number for said user; and

said registering step further comprising creating a PIN number by selecting a plurality of single digit numbers to act as a first segment of said PIN number and selecting at least one additional digital number to serve as a second security segment of said PIN number.

2. The method according to claim 1, wherein said identification number selection step comprises selecting said user's telephone number.

3. The method according to claim 1, wherein said identification number selection step comprises creating a ten digit number in the form of a telephone number.

4. The method according to claim 1, wherein said identification number selection step comprises said system selecting a ten digit identification number and assigning said ten digit identification number to said user.

5. The method according to claim 1, wherein said accessing step comprises said user using a telephone to access said system.

6. The method according to claim 1, wherein said accessing step comprises using a personal computer to access said system.

7. The method according to claim 1, further comprising storing said personal information, said identification number, and said PIN number in a customer database forming part of said system.

8. The method according to claim 1, wherein said PIN number creating step comprises selecting at least two digits for said security segment wherein a first one of said security segment digits signifies an adverse condition when utilized by said user

and a second one of the security segment digits signifies an adverse condition which involves potential bodily harm to the user when utilized by the user.

9. A method according to claim 1, wherein said PIN number creating step comprises selecting a digit in said first segment to identify the location of said at least one additional digital number serving as said second security segment.

10. The method according to claim 1, further comprising creating a money account and depositing money into said account.

11. The method according to claim 10, wherein said depositing step comprises accessing said system via a communication device, entering said identification number assigned to said user using said communication device, entering said PIN number assigned to said user without entering said at least one additional digital number forming said security segment using said communication device, entering the amount of money to be deposited using said communication device, and providing said money to be deposited to a first agent for said system.

12. The method according to claim 11, further comprising withdrawing money from said account and said withdrawing step

comprising accessing said system using a communication device, entering said user's identification number using said communication device, entering said user's PIN number without entering said at least one security segment digital number using said communication device, identifying the amount of money to be withdrawn using said communication device, and receiving said money to be withdrawn from an agent for said system.

13. The method according to claim 12, wherein said accessing step comprises accessing said system via an ATM.

14. The method according to claim 13, further comprising inserting a credit card or an identification card into said ATM prior to entering said identification number.

15. The method according to claim 11, further comprising withdrawing money from said account and said withdrawing step comprising accessing said system using a communication device, entering said user's identification number using said communication device, entering said user's PIN number including said at least one security segment digital number using said communication device to indicate that said withdrawal is being made under duress, identifying the amount of money to be withdrawn using said communication device, and receiving said

money to be withdrawn from an agent for said system.

16. The method according to claim 10, further comprising purchasing merchandise using said system.

17. The method according to claim 16, wherein said merchandise purchasing step comprises:

accessing said system through a communication device;

entering said identification number and said PIN number without using said at least one security segment digit into said system using said communication device;

entering identification information about the entity selling said merchandise using said communication device;

storing said entered user identification and PIN numbers and entity identification information in a buffer in a computer connected to said communication device; and

connecting said communication device to said system.

18. The method according to claim 17, wherein said merchandise

purchasing step further comprises:

downloading said information stored in said buffer to said system;

opening a temporary file in said system containing said downloaded information;

assigning a transaction identification number to said temporary file;

transferring said transaction identification number to said buffer; and

disconnecting said system from said computer.

19. The method according to claim 18, wherein said merchandise purchasing step further comprises:

connecting said system to a computer utilized by said entity; and

downloading said transaction identification number and said information in said temporary file to said entity computer.

20. The method according to claim 19, further comprising:

said user accessing said entity computer;

said user selecting merchandise to be purchased;

said user downloading the transaction identification number stored in said buffer to said entity computer; and

said entity computer verifying said downloaded transaction identification number with said system.

21. The method according to claim 20, further comprising debiting the user's account in the amount of the purchase.

22. The method according to claim 20, further comprising crediting an account maintained by said entity with an amount equal to the amount of said purchase.

23. The method according to claim 10, further comprising:

said user accessing said system with a communication device;

identifying said user to said system using said communication device;

entering the name of the person to whom money is to be transferred and the amount to be transferred into the system using said communication device;

opening a temporary account containing the money to be transferred and assigning a transaction identification number to said temporary account; and

withdrawing money from said user's account and storing said money in said temporary account until said person has transferred said money out of said temporary account to an account controlled by said person.

24. The method according to claim 23, further comprising closing said temporary account after said money has been transferred.

25. The method according to claim 1, further comprising:

storing said user identification number and PIN number in a customer database maintained by said system; and



providing access to said system to individuals leaving an e-mail communication, a facsimile communication, or a page for said user.

26. The method according to claim 25, further comprising:

identifying the user for which the e-mail communication, facsimile communication, or page has been left; and

storing said e-mail communication, facsimile communication, or page message in said system.

27. The method according to claim 26, wherein said identifying step comprises looking up said user in said customer database and obtaining an address for said user.

28. The method according to claim 27, wherein said address obtaining step comprises obtaining an e-mail address for said user.

29. The method according to claim 27, wherein said address obtaining step comprises obtaining a telephone number for said user.

30. The method according to claim 26, further comprising notifying the user of the receipt of the e-mail communication, the facsimile communication, or the page message.

31. The method according to claim 30, further comprising storing said transmitted e-mail communication, facsimile communication, or page message in a message holding database; and providing said user access to said stored e-mail communication, facsimile communication or page message.

32. The method according to claim 31, wherein said access providing step comprises voice delivery of said e-mail communication, said facsimile communication or said page message.

33. The method according to claim 31, wherein said access providing step comprises delivering notification of said e-mail communication, said facsimile communication or said page message to said user's personal computer.

34. The method according to claim 31, wherein said access providing step comprises providing an electronic box for providing at least one of an indication of the presence of an e-mail message, the names of the individual transmitting the e-mail message, and the text of the e-mail message.

35. The method according to claim 1, further comprising:

storing said identification number and PIN number assigned to said user in a customer database;

monitoring the personal safety of said user;

said monitoring step comprising having the user specify an activation time, at least one monitoring location and at least one assistance preference and storing said activation time, said at least one monitoring location, and said at least one assistance preference in said customer database; and

said monitoring step further comprising calling said user at said activation time at said at least one monitoring location.

36. The method according to claim 35, further comprising initiating contact with said at least one assistance preference if said user does not enter said PIN number in response to said call.

37. The method according to claim 1, further comprising:

storing said user identification number and said user PIN number in a customer database;

providing access to the system to a voice message sender; and

depositing a voice message from said sender for said user in said system.

38. The method according to claim 37, further comprising notifying said user of said deposited message.

39. The method according to claim 38, wherein said notifying step comprises triggering a notification signal when said user uses a particular credit/debit card.

40. The method according to claim 38, wherein said notifying step comprises contacting said user via telephone.

41. The method according to claim 38, further comprising enabling said user to retrieve said deposited message via telephone.

42. A system for carrying out personal transactions comprising:

a computer network for carrying out financial transactions, e-mail transactions, and voice messaging transactions;

means for providing a user access to said network;

said network including means for receiving personal information about said user, for creating an identification number for said user, and for creating a PIN number for said user; and

said PIN number creating means comprising means for selecting a plurality of digits to act as a first segment of said PIN number and for selecting at least one additional digit to act as a security segment of said PIN number so that use of said security segment by said user triggers an alarm activation mechanism in said system.

43. The system according to claim 42, wherein said access providing means comprises a web site which can be accessed via a computer.

44. The system according to claim 43, further comprising a router for receiving data signals from said website and a

firewall for preventing unauthorized access to said network.

45. The system according to claim 42, wherein said access providing means comprises a central telephone number which can be accessed by telephone.

46. The system according to claim 45, further comprising a voice response unit for receiving telephone communications from a user, for converting said telephone communications to digital signals, for transmitting said digital signals to said computer network, for receiving instructions from said computer network, and for prompting said user to provide additional information to said computer network.

47. The system according to claim 42, wherein said computer network comprises a first server for operating said network.

48. The system according to claim 47, wherein said computer network further comprises a second server for controlling e-mail transactions.

49. The system according to claim 48, wherein said computer network further comprises a plurality of data bases, a plurality of stored search engines, and a stored set of processing

instructions and wherein said data bases, said stored search engines, and said stored set of processing instructions are accessible by said first and second servers.

50. The system according to claim 49, wherein said computer network further comprises a stored set of instructions for performing cash transactions using said system and a stored set of instructions for performing voice messaging services and wherein said stored set of instructions for performing cash transactions and said stored set of instructions for performing voice messaging services are accessible by said first server.

51. The system according to claim 49, wherein said computer network includes a third server for performing cash transactions.

52. The system according to claim 51, wherein said computer network includes a fourth server for performing voice messaging services.

53. The system according to claim 42, wherein said computer network comprises means for a user to open a cash account and to use said cash account for financial transactions.

54. The system according to claim 53, wherein said financial

transactions include deposits to said cash account, withdrawals from said cash account, and transfer of funds to a third party.

55. The system according to claim 42, wherein said computer network comprises means for receiving voice messages, means for storing said voice messages, and means for notifying recipients of said voice messages about said voice messages.

56. The system according to claim 42, wherein said computer network comprises means for receiving facsimile transmissions for a user and means for allowing said user to retrieve said facsimile transmissions.

57. The system according to claim 42, wherein said means for allowing said user to retrieve said facsimile transmissions comprises means for retrieving said facsimile transmissions by voice.

58. The system according to claim 42, wherein said computer network comprises means for receiving e-mail transmissions for a user, means for storing said e-mail transmissions, and means for notifying said user of said e-mail transmissions.

59. The system according to claim 58, wherein said notifying



means comprises means for notifying said user via telephone.

60. The system according to claim 58, wherein said notifying means comprises means for notifying said user via a personal computer.

61. The system according to claim 42, wherein said computer network comprises means for monitoring the well being of a user.

62. The system according to claim 42, wherein said computer network comprises means for paging a user and for notifying said user of said page.

63. The system according to claim 42, further comprising a communication unit for connecting said computer network to external entities to transfer information and/or data.

64. The system according to claim 63, wherein said communication unit comprises a text to spell unit and a dial out unit.

65. A system for enabling deaf people to leave a message for an intended recipient at a remote location comprising:

means for receiving a text communication from a deaf person

which communication contains a telephone number address for said intended recipient;

machine means for converting said communication into another form; and

means for delivering said converted message to said telephone number address for review by said intended recipient.

66. The system according to claim 65, further comprising means connected to said converting means for extracting said telephone number address from said communication and for dialing said telephone number address.

67. The system according to claim 65, wherein said converting means includes means for extracting communication text and means for converting said extracted communication text into machine synthesized voice sounds and wherein said delivering means comprises means for transmitting said voice sounds to either an individual or an answering machine located at said telephone number address.

68. The system according to claim 65, further comprising a TTY used by said deaf person to compose said text message containing

said telephone number address and a telephone link between said TTY and said receiving means.

69. The system according to claim 65, wherein said receiving means, said converting means, and said delivering means are located in a communication center remote from said deaf person and said intended recipient.

70. A method for enabling a deaf person to leave a message for an intended recipient at a remote location comprising the steps of:

receiving a text communication from said deaf person containing a text message and a telephone number address for an intended recipient;

using mechanical means to convert said text message to another form; and

delivering said converted message via a telephone line to at least one of the intended recipient and a storage device.

71. A method according to claim 70, further comprising extracting said telephone number address from said text

communication and said delivering step comprising dialing said telephone number address.

72. The method according to claim 70, wherein said converting step comprises extracting said text message and converting said extracted text message into machine synthesized voice sounds and said delivering step comprising delivering said voice sounds to the intended recipient or to an answering machine via a telephone link.

73. The method according to claim 70, further comprising said deaf person using a TTY to compose said text communication.

74. A system for enabling a deaf person to leave an e-mail message for an intended recipient comprising:

a telephone link to receive a text communication containing said e-mail and a telephone number address for said intended recipient from a TTY used by said deaf person;

means for forwarding said text message to a web server located at a location remote from said deaf person; and

said web server communicating with a means for delivering an

e-mail to said intended recipient.

75. A system according to claim 74, further comprising means at said remote location for extracting said telephone number address from said text message and means for using said telephone number address to communicate with said e-mail delivery means.

76. A method for enabling a deaf person to leave an e-mail for an intended recipient comprising the steps of:

using a TTY to compose a text communication including said e-mail for said intended recipient and a telephone number address for said intended recipient;

transmitting said text communication to a remote location having means for communicating with an Internet service provider; and

transmitting said text communication to an e-mail delivery service for said intended recipient via said communicating means.

77. A method according to claim 76, further comprising extracting said telephone number address for said intended recipient and said transmitting step comprising using said

extracted telephone number address to deliver said e-mail to said e-mail delivery service.

78. An system for enabling a deaf person to initiate and conduct an IM or ICQ session with another person without utilizing a personal computer comprising:

a telephone relay service for receiving a message from a deaf person using a TTY via a telephone line;

means for forwarding said message to said another person;  
and

said forwarding means including a web server for transmitting said message to another person.

79. A system according to claim 78, wherein said web server transmits said message to a personal computer used by said another person.

80. A system according to claim 78, wherein said web server converts said message from a TTY format to a personal computer compatible format.

81. A method for enabling a deaf person to conduct an IM or ICQ session with another person which comprises the steps of:

composing a message for an IM or ICQ session using a TTY;

forwarding said message to a center via a telephone line;

forwarding said message to a web server within said center;

and

using said web server to transmit said message to a communication means used by said another person at a remote location.

82. A system for enabling a first person to deliver an IM or ICQ invitation to a deaf person when neither said first person or said deaf person is connected to a public network comprising:

means for preparing an IM or ICQ session request with a telephone number address for said deaf person;

means for transmitting said session request to a remote website; and

means for delivering said session request to a TTY being used by said deaf person using said telephone number address and a telephone line.

83. A system for enabling a plurality of deaf people to conduct a conference call which comprises:

a PBX located at a remote location from said plurality of deaf people, said PBX having at least one telephone line for each conference call participant;

a bank of modems connected to said PBX for receiving a telephone communication from each conference call participant; and

means for gathering all communications from said conference call participants and forwarding same to each conference call participant.

84. A system according to claim 83, wherein each deaf person participates in said conference call via a TTY and said gathering and forwarding means comprising means for displaying all messages from each conference call participant upon each TTY being used by a respective deaf individual.



85. A system according to claim 83, further comprising at least one participant to said conference call participating by a voice connection and said gathering and forwarding means comprises means for converting each text message received from each said deaf person to voice sounds and forwarding said voice sounds to said at least one participant participating by said voice connection.

86. A system according to claim 83, further comprising a server for supervising operations of said PBX, said bank of modems, and said gathering and forwarding means.

87. A system for sharing operational data amongst conferencing parties including deaf participants comprising:

means for receiving data communications from each conferencing party;

means for transmitting said received data communications to a processor;

said processor having means for gathering all data communications received from said conference call parties; and

means for transmitting all received data communications to each of said conference call parties from said processor to each of said conference call parties.

88. A system according to claim 87, wherein said gathering means comprises means for copying individual data messages received from each said party onto an intermediary work pad, means for cutting and pasting data messages from said intermediary work pad onto a general work pad, means for copying the general pad in its entirety, and means for pasting the content of said general work pad to a modem which communicates with a respective one of said conferencing parties.

89. A method for sharing data amongst conferencing parties including at least one deaf person comprising the steps of:

receiving communications containing data messages from at least two of the conferencing parties;

transmitting said data messages to a processor;

gathering all said data messages in said processor; and

transmitting said data messages to each of the conferencing parties.

90. The method according to claim 89, further comprising displaying all said data messages on a TTY being used by said at least one deaf person.

91. The method according to claim 89, wherein said data gathering step comprises copying each data message onto an intermediary work pad, cutting and pasting data messages from said intermediary work pad onto a general work pad, copying said general work pad in its entirety, and pasting the content of said general work pad to a modem which is connected to a respective one of said conferencing parties.

92. A system for enabling communication between a deaf person and a hearing person comprising:

providing means for receiving and transmitting communications at a first location remote from said deaf person and said hearing person;

means at said first location for determining the availability of a telecommuting operator and the location of said

available telecommuting operator;

means for transferring a communication received from said deaf person to said telecommuting operator at a second location; and

means at said second location for enabling said telecommuting operator to receive said communication from said deaf person and for enabling said telecommuting operator to communicate by voice with said voice recipient.

93. The system according to claim 92, wherein said availability determining means determines whether a new telecommuting operator must be added and said transferring means comprising means for transferring said communication to said new telecommuting operator.

94. The system according to claim 93, further comprising a server for dialing out to said new telecommuting operator connected to said determining means.

95. The system according to claim 92, wherein said deaf person communicates with said receiving means via a TTY and a telephone line.

96. The system according to claim 92, wherein said receiving means comprises a PBX.

97. A system for enabling communication between a deaf person and a hearing person comprising:

means located at a first location for receiving a TTY communication from said deaf person via telephone and for transferring said communication to a telecommuting operator located at a second location remote from said first location;

means at said second location for enabling said telecommuting operator to receive said communication and for converting said communication into a voice message;

means for transmitting said voice message to said first location; and

means at said first location for transmitting said voice message from said first location to said voice recipient.

98. A system for enabling a voice communication to be received by a deaf person comprising:

means for receiving said voice communication located at a first location;

means for transmitting said voice communication to an operator located at a second location remote from said first location;

means at said second location for enabling said operator to convert said voice communication to a text message;

means for transmitting said text message to said first location; and

said receiving means at said first location further comprising means for transmitting said text message to said deaf person.

99. The system according to claim 98, further comprising a TTY used by said deaf person to receive said text message.

100. The system according to claim 98, wherein said converting means at said location comprises an electronic device for enabling said operator to input said communication in text form

and a TTY modem.

101. A system according to claim 100, wherein said receiving means includes at least one modem for receiving said text message from said second location.

102. A system according to claim 101, wherein said receiving means further includes a PBX connected to said at least one modem.

103. A system for facilitating the participation of a hard of hearing person in a conversation with at least one speaker in a public place comprising:

a center with which said hard of hearing person can communicate via telephone;

said center including means for receiving spoken words from said at least one speaker and said hard of hearing person and other sounds from said public place;

means for identifying said at least one speaker of and said other sounds;

said means for identifying comprising means for identifying characteristics of said at least one of speaker and each other sound; and

means for allowing only the delivery of selected one of said at least one speaker and said other sounds to said hard of hearing person.

104. The system according to claim 103, wherein said identifying means has a data base and means for identifying whether said at least one speaker or sound is in said data base.

105. The system according to claim 103, further comprising means for delivering the speech of a selected speaker or a selected sounds to a hearing aid worn by said hard of hearing user.

106. The system according to claim 103, further comprising means used by said hard of hearing person to identify each speaker or sound.

107. The system according to claim 106, wherein said identification means used by said hard of hearing person comprises a keypad on a telephone.



108. The system according to claim 103, wherein said receiving means communicates with a microphone located in said public place.

109. A method for facilitating the participation of a hard of hearing person in a conversation with at least one speaker in a public place comprising:

providing a center with which said hard of hearing person can communicate via telephone, which center has means for receiving spoken words and sounds from said public place;

receiving said spoken words and sounds from said public place;

identifying each speaker of said spoken words and said sounds;

said identifying sound comprising identifying sound characteristics of each said speaker and each of said sounds; and

delivering only words from a selected speaker or a selected sound to said hard of hearing person.

110. The method according to claim 109, wherein said delivering step comprises blocking delivery of words from non-selected speakers or non-selected sounds.

111. The method according to claim 109, wherein said identifying step comprises identifying whether the sound characteristics of a particular speaker are in a database.

112. The method according to claim 109, wherein said identifying step comprises said hard of hearing person identifying each speaker.

113. The method according to claim 112, wherein said hard of hearing person identifies each speaker using a keypad on a telephone.

114. The method of claim 109, wherein said delivering means lowers the volume of non-selected speech and non-selected sounds.

115. The method of claim 109, wherein said delivering step comprises delivering selected speech or sounds to a hearing aid being worn by said hard of hearing person.

116. The method of claim 109, wherein said delivering step

comprises delivering selected speech or sounds to an ear piece worn by said hard of hearing person.

117. The method according to claim 109, wherein said identifying step is performed by a preprogrammed processor.

118. A system for improving the ability of a hard of hearing person to hear sounds issued over a telephone, said system comprising:

a center with which said hard of hearing person communicates by telephone;

means for allowing said hard of hearing person to indicate a desire to slow down the speed of spoken words being transmitted by said center; and

means within said center for slowing down a stream of spoken words being forwarded to said hard of hearing person.

119. The system according to claim 118, wherein said means for slowing down further comprises means for adding a time delay to said stream of spoken words.

120. The system according to claim 119, wherein said means for slowing down and for adding a time delay comprises a preprogrammed processor.

121. The system according to claim 120, wherein said processor has a buffer for storing words and/or sounds in said stream.

122. The system according to claim 121, wherein said buffer is a first-in, first-out buffer.